

IN THE UNITED STATES DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

Serial No.: 09/309,131

Inventors: Terry L. Geer

Filed: May 10, 1999

For: SYSTEM FOR DEPOSITING AND SUBMITTING
COMMINGLED PAPER AND ELECTRONIC FINANCIAL INSTRUMENTS
INTO THE PAYMENT SYSTEM AND FOR EFFECTING THE PAYMENT THEREOF

PATENT

Group Art Unit: 2761

Attorney's Docket No.: 0258100-100244

DECLARATION AND POWER OF ATTORNEY

As the below named inventor, I declare that the information given herein is true and that I believe that:

My residence, post office address and citizenship are as stated below next to my name.

I believe that I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention SYSTEM FOR DEPOSITING AND SUBMITTING COMMINGLED PAPER AND ELECTRONIC FINANCIAL INSTRUMENTS INTO THE PAYMENT SYSTEM AND FOR EFFECTING THE PAYMENT THEREOF, the specification of which is described and claimed in application Serial Number 09/309,131 filed on May 10, 1999.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as filed.

I acknowledge the duty to disclose information which is material to the examination of this application is accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

-- NONE --

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in

Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application.

Prior United States Applications:		
<i>Application Serial No.:</i>	<i>Filing Date:</i>	<i>Status: Patented, pending, abandoned.</i>
08/620,218	03/22/96	Pending (Issue fee paid)
08/507,856	07/27/95	Patent 5,583,759
08/156,190	11/22/93	Abandoned

I hereby declare that all statements made herein of my knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY

I hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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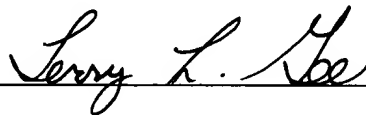
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Inventor's Signature: _____



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